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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/590,439	12/01/2008	Bradley C. Hanson	214615.00018	8743

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EXAMINER	
MIKELS, MATTHEW	
ART UNIT	PAPER NUMBER
2876	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/590,439	HANSON ET AL.	
	Examiner	Art Unit	
	MATTHEW MIKELS	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *19 April 2011*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-34* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-34* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

1. Acknowledgement is made of applicant's response and amendment dated 4/19/11, and it has been entered. Claims 1-34 remain.

2. Applicant's amendment adding the further limitations of unique identifiers associated with reloadable or non-reloadable card products in independent claims 1, 6, and 32 necessitated a new search and the finality of this Office Action.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-4, 6-8, 13-25, and 30-32 rejected under 35 U.S.C. 103(a) as being unpatentable over Korman (US 6308887, previously cited) in view of Everett, et al. (US 6328217, herein Everett).

Regarding claims 1, 6-7, and 32, Korman teaches an information management system, card product management system, and method, comprising:

a computer server (Fig. 3, host 40: serves as a server),

wherein the computer server includes an interface module (column 9, lines 15-18), and

a plurality of card processors in communication with the computer server via the interface module (Fig. 3, items 10), and

wherein the computer server is configured to choose one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product (column 4, lines 8-11).

Korman does not explicitly teach unique identifiers associated with reloadable or non-reloadable card products.

Everett teaches unique identifiers associated with reloadable (column 7, lines 35-47: applications can be loaded onto the card) or non-reloadable card products (column 8, lines 54-64: copies of applications can be prevented from being loaded).

It would have been obvious to one having ordinary skill in the art at the time of invention to add the reloadable or non-reloadable cards of Everett to the cards with identifiers of Korman, because preventing reloading when reloading is not needed increases the security of the cards.

Regarding claims 2 and 8, Korman further teaches the interface module being configured to transform messages for communication to a respective card processor into a format utilized by the respective card processor (column 9, lines 35-38).

Regarding claims 3 and 19, Korman further teaches a database in communication with the computer server,

wherein the database module is configured to store information associated with card products (column 11, lines 8-11).

Regarding claims 4 and 20, Korman further teaches a management module in communication with the database,

wherein the database module is configured to store information associated with

card products (column 9, lines 10-15).

Regarding claim 13, Korman further teaches the client application server being configured to receive information associated with card products from each of the card processors (column 9, lines 20-31), and

wherein the information from each of the card processors is normalized to transform the information into a uniform format utilized by the agent portal module (column 9, lines 35-38).

Regarding claim 14, Korman further teaches the information from each card processor comprising a plurality of reports (column 10, lines 59-65).

Regarding claim 15, Korman further teaches the plurality of reports comprising at least one of a general report, a posted report, and an authorization report (columns 10-11, lines 66-67 & 1-7).

Regarding claim 16, Korman further teaches the transformed data being validated to ensure accuracy of the information (column 11, lines 23-25: authorization serves to validate the information).

Regarding claim 17, Korman further teaches the client application server module being configured to generate reports for information associated with card products (column 10, lines 59-65).

Regarding claim 18, Korman further teaches each report being populated with information in accordance with an identification of a user (column 10, lines 53-58).

Regarding claim 21, Korman further teaches the agent portal module being configured to allow access by users to manage information associated with the card

products (column 4, lines 43-48).

Regarding claim 22, Korman further teaches the agent portal comprising:

a graphical user interface (GUI) module,

wherein the GUI module is configured to display a GUI through which users interact with the card product management system (columns 4-5, lines 52-67 & 1-14).

Regarding claim 23, Korman further teaches a user being granted access to the card product management system through the GUI using a password and an associated computer network address of the user (column 5, lines 15-29: the PIN serves as a password).

Regarding claim 24, Korman further teaches products being presented to a user through the GUI in accordance with at least one of a user identification and an association with a financial institution (column 4, lines 59-63).

Regarding claim 25, Korman further teaches a theme of the GUI being associated with each card processor, and

wherein each card processor is presented with the theme associated with the card processor when interacting with the card product management system through the GUI (column 4, lines 52-56: the color screen serves as a theme).

Regarding claim 30, Korman further teaches the card product being a gift card (column 9, lines 28-31).

Regarding claim 31, Korman further teaches the card product comprising at least one of a debit card, a health saving account (HSA card), a flexible spending account

(FSA) card, and a reloadable payroll card (column 9, lines 20-23: ATMs use debit cards).

4. Claims 5, 26-29, and 33-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman in view of Everett and in view of Zajkowski, et al. (US 2006/0266821, herein Zajkowski, previously cited).

Regarding claims 5, 26, 28-29 and 33-34, Korman teaches the system of claims 1 and 6, as discussed above, as well as the card product comprising a card number (column 9, lines 10-15: debit cards, used in ATMs, all have a card number).

Korman in view of Everett does not teach the card number comprising a first portion of digits and a second portion of digits,

wherein the first portion of digits comprises a bank identification number (BIN),

wherein the card processors are configured to associate BINs with card products, and

wherein the computer server is configured to allocate card numbers to substantially all the of the second portion of digits for each BIN.

Zajkowski teaches the card number comprising a first portion of digits and a second portion of digits (paragraph 0029),

wherein the first portion of digits comprises a bank identification number (BIN) (paragraph 0029),

wherein the card processors are configured to associate BINs with card products (paragraph 0030), and

wherein the computer server is configured to allocate card numbers to

substantially all the of the second portion of digits for each BIN (paragraph 0034).

It would have been obvious to one having ordinary skill in the art at the time of invention to combine the teachings of Korman in view of Everett and Zajkowski, because having two portions of digits in the card number puts it into conventional Mastercard or Visa format, giving it more widespread usage (paragraph 0029).

Regarding claim 27, Korman in view of Everett teaches the system of claim 6, as discussed above, as well as a GUI to display information about the card products (see above).

Korman in view of Everett does not teach displaying a BIN.

Zajkowski teaches a BIN (paragraph 0029).

It would have been obvious to one having ordinary skill in the art at the time of invention to add the BIN of Zajkowski to the display of Korman in view of Everett, because displaying the BIN allows the user to easily confirm the entry of the BIN.

5. Claims 9-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman in view of Everett and in view of Cook, et al. (US 6675153, herein Cook, previously cited).

Regarding claim 9, Korman in view of Everett teaches the system of claim 8, as discussed above.

Korman in view of Everett does not explicitly teach encryption of a computer network address being appended to the end of the query.

Cook teaches encryption of a computer network address being appended to the end of the query (column 5, lines 24-31).

It would have been obvious to one having ordinary skill in the art at the time of invention to combine the teachings of Korman in view of Everett and Cook, because encryption ensures the security of any information used in the system.

Regarding claim 10, Cook further teaches the client application server module being configured to detect tampering with the computer network address by comparing the computer network address and a decryption of the encrypted computer network address (column 5, lines 43-46).

It would have been obvious to one having ordinary skill in the art at the time of invention to further modify the teachings of Korman in view of Everett with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Regarding claim 11, Cook further teaches the client application server module being configured to detect tampering with the computer network address by comparing the computer network address and a decryption of the re-encryption of the computer network address (column 5, lines 59-67).

It would have been obvious to one having ordinary skill in the art at the time of invention to further modify the teachings of Korman in view of Everett with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Regarding claim 12, Cook further teaches the encryption of the computer network address comprising a cryptographic hash function (column 7, lines 48-51).

It would have been obvious to one having ordinary skill in the art at the time of

invention to further modify the teachings of Korman in view of Everett with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Response to Arguments

6. Applicant's arguments with respect to claims 1-34 have been considered but are moot in view of the new ground(s) of rejection, see above.

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW MIKELS whose telephone number is

(571)270-5470. The examiner can normally be reached on Monday to Thursday, 7AM-4PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. M./
Examiner, Art Unit 2876

/MICHAEL G LEE/
Supervisory Patent Examiner, Art Unit 2876